

DISTRICT OF NJ

In re

MARY ENFEE

Case No.

Reporting Period:

19-20646-MBK
JULY 2019

MONTHLY OPERATING REPORT

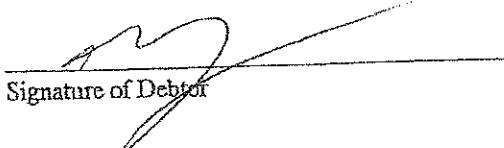
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	FORM NO.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	<input checked="" type="checkbox"/>	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	<input checked="" type="checkbox"/>	
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

08/20/19
Date


Signature of Joint Debtor

Date


Signature of Authorized Individual*

Date


Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

JULY 19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MCR-1 (MDV) (CONT))

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	300.20	1208.80
RECEIPTS		
Wages (Net)	306.50	1875.40
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	666.70	2,151.50
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	666.70	2,151.50
Net Cash Flow (Total Receipts - Total Disbursements)	0	2,151.50
Cash - End of Month (Must equal reconciled bank statement)		

NOW TO ACCOUNT = \$108.05
BALANCE



Statement Period 07/01/19 TO 07/10/19
SIMPLY RIGHT CHECKING

For your convenience our Customer Service Center is available from 6 am - 10 pm EST, 7 days a week. Call us at 1-877-768-2265 Hearing impaired may call 1-800-428-9121 (TTY/TTD). www.santanderbank.com

MARK ENGEL
40 STEVEN LN
LAKEWOOD NJ 08701-1545

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Go ahead.
Bank on the boardwalk.
With Santander,
convenience always shines.

Use our Mobile Banking App to:

- Change your PIN.
- Set up account alerts.
- Put misplaced cards on hold with Santander Instant Card Hold.

Santander® Instant Card Hold will block most types of transactions, including purchases made with your card. Please note that some types of transactions will continue to process, including recurring debit/credit transactions presented to us by certain merchants for monthly membership or subscription fees.

1907CONV 320310 07/2019

SIMPLY RIGHT CHECKING

Statement Period 07/01/19 - 07/10/19

Account # 3291131967

MARK ENGEL

Your account has a zero balance. If you do not deposit funds into your account and it has a zero balance for six months with no activity, we may close your account. If this account is closed and is used to combine your statements, you will receive individual statements and paper statement fees may apply. Fee discounts or waivers, loan rate discounts, and/or interest rate benefits associated with this account will no longer apply if the account is closed. Please review your fee schedule for details. If you have questions, please contact your local branch, or call us at 877-768-2265.

Balances

Beginning Balance	\$300.20	Current Balance	\$0.00
Deposits/Credits	+\$366.50	Average Daily Balance	\$383.38
Withdrawals/Debits	-\$666.70		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

Account Activity

Date	Description	Additions	Subtractions	Balance
07-01	Beginning Balance			\$300.20
07-01	NORTHWESTERN MU ISA PAYMNT190628 *****01		\$200.00	\$100.20
07-02	BRANCH MIXED DEPOSIT AT MADISON	\$366.50		\$466.70
	CASH DEPOSIT \$ 350.00			
	CHECK DEPOSIT \$ 16.50			
-07-10	CLOSING TRANSACTION - WITHDRAWAL	\$466.70		\$0.00





Account Activity (Cont. for Acct# 3291131967)

Date	Description	Additions	Subtractions	Balance
07-10	Ending Balance			\$0.00

What You Need to Know About Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer an **overdraft protection plan** which allows you to link other accounts, such as a savings account or an Overdraft Line of Credit, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- ▷ Checks and other transactions made using your checking account number
- ▷ Automatic bill payments
- ▷ Recurring debit card transactions .
- ▷ Online Banking payments and transfers

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- ▷ We will charge you a fee of up to \$35 each time we pay an overdraft (maximum of six (6) per business day) and
- ▷ An additional one-time fee of **\$35** will be charged on the sixth (6th) business day after your account has been overdrawn for five (5) consecutive business days. This charge generally applies to checking, savings and money market savings accounts. See the Fee Schedule for details.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, visit a Santander branch or call our Customer Service Center at 877-768-2265.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. **You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.**



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

FOR DEBIT CARD ISSUES:

Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:

Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

You may contact your nearest branch or our Customer Contact Center at 1-877-768-2265. Customers with hearing impairments may call 1-800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.



America's Most Convenient Bank®

T STATEMENT OF ACCOUNT

2206-FTD01040071119373837
MARK B ENGEL
PERSONAL BANKRUPTCY
CASE #19-20646
40 STEVEN LN
LAKEWOOD NJ 08701-1545

Page: 1 of 2
Statement Period: Jul 10 2019-Jul 10 2019
Cust Ref #: 4363143854-630-T-###
Primary Account #: 436-3143854

TD Convenience Checking

MARK B ENGEL
PERSONAL BANKRUPTCY
CASE #19-20646

Account # 436-3143854

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	120.00
Deposits	120.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Ending Balance	120.00	Annual Percentage Yield Earned	0.00%
		Days in Period	1

DAILY ACCOUNT ACTIVITY

Deposits		AMOUNT
POSTING DATE	DESCRIPTION	
07/10	DEPOSIT	120.00
Subtotal:		120.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/10	0.00	07/10	120.00



TD Debit Card Advance

Review Overdraft-Related Fees

\$35 per overdraft

An overdraft occurs when your available balance is not sufficient to cover a transaction.

Up to 5 overdraft fees/day \$5 Threshold

We won't charge more than \$175 in overdraft fees per day.

If you overdraw your available balance by less than \$5, we won't charge you an overdraft fee.

What is my Available Balance?

Your available balance is reduced by any "pending" debit card, ATM, electronic, or Store withdrawal transactions, and includes any deposited funds (including ACH or electronic credits) that may have been made available based on our Funds Availability policy in our Personal Deposit Account Agreement.

How is Overdraft affected by Processing Order?

The number of overdraft fees we charge you may be affected by the order in which we process your transactions. We process your transactions (including "pending" transactions) at the end of each Business Day¹ in chronological order based on the date and time information that we receive or assign to each of them.

¹ Business Day means every day, except Saturdays, Sundays, and federal holidays.

We Pay Overdrafts at our Discretion.

This means we do not guarantee that we will always authorize and pay any type of transaction. If a transaction is returned unpaid, an Overdraft-Return fee may be assessed.

For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits or you repeatedly overdraft your account.

Decide When We Cover Your Overdrafts

TD Debit Card AdvanceSM

In addition to Standard Overdraft Service, when you enroll in this option, we may authorize and pay one-time debit card or ATM transactions when funds are not available in your account, but it may result in a fee. For example:

You use your debit card for a \$25 purchase

Your account has	\$10
Your transaction is <i>approved</i>	-\$25
Overdraft fee	-\$35
Your account now has	-\$50

Standard Overdraft Service

This is included with your account. We may, at our discretion, authorize and pay items such as recurring debit card transactions, ACH and checks into overdraft and decline one-time debit card or ATM transactions. For example:

You use your debit card for a \$25 purchase

Your account has	\$10
Your transaction is <i>declined</i>	\$0
Overdraft fee	\$0
Your account now has	\$10



You may un-enroll from TD Debit Card Advance at any time. We also offer Savings Overdraft Protection which may be less expensive than Standard Overdraft Service or TD Debit Card Advance. For more information about your overdraft options, visit your local TD Bank or call us at 1-888-751-9000.

CUSTOMER ELECTION INFORMATION

Enrolled in TD Debit Card AdvanceSM

Not Enrolled in TD Debit Card AdvanceSM

MARK B ENGEL

Customer's Name

4363143854

099482811

Account Number

SSN

5687

07/10/2019

RC

Date

Customer's Signature



Bank

America's Most Convenient Bank®

T STATEMENT OF ACCOUNT

11782-FTD01040081119384825

MARK B ENGEL
PERSONAL BANKRUPTCY
CASE 19 20646
40 STEVEN LN
LAKWOOD NJ 08701-1545

Page:

Statement Period:

Cust Ref #:

Primary Account #:

1 of 2

Jul 11 2019-Aug 10 2019

4363143854-630-T-###

436-3143854

TD Convenience Checking

Account # 436-3143854

MARK B ENGEL
PERSONAL BANKRUPTCY
CASE 19 20646

TD now accepts Real Time Payments!

We're pleased to announce that TD will soon accept Real Time Payments (RTPs), which means you can receive certain electronic payments sent through RTP almost immediately. This is good news for consumers, businesses, and government agencies who use RTPs. As a TD Customer, you are automatically enrolled. Please be advised that you may not send or receive RTPs on behalf of a person who is not a resident of, or otherwise residing in, the United States. Please visit tdbank.com/RTP to learn more.

ACCOUNT SUMMARY

Beginning Balance	120.00	Average Collected Balance	111.13
Electronic Payments	11.95	Interest Earned This Period	0.00
Ending Balance	108.05	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
07/19	ACH DEBIT, HARLAND CLARKE CHK ORDERS *KRX***603741L7	11.95
	Subtotal:	11.95

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/10	120.00	07/19	108.05